Synopsis

On

Effect of Gender Discrimination on Employee performance and Turnover Intention: A Study of Insurance Industry in India

Submitted for Registration to

Doctorate of Philosophy

In

Business Management

Supervised By:

Professor Anju Verma

Haryana School of Business

GJUS & T, Hisar

Submitted By:

Poonam Verma

Research Scholar

Haryana School of Business

GJUS & T, Hisar

HARYANA SCHOOL OF BUSINESS

GURU JAMBHESHWAR UNIVERSITY OF SCIENCE AND TECHNOLOGY

HISAR- 125001 (HARYANA)

Name: Poonam Verma

Roll no. : 190100090128

Subject: Business Management

Name of the Department: Haryana School of Business

Name of the Supervisor: Professor Anju Verma

Title of the Research: Effect of Gender Discrimination on Employee Performance and Turnover Intention: A Study of Insurance Industry in India

1. Introduction: Evolution, Meaning and Definition

When the world is fighting with pandemic and concerned about growth and development, making the technically strong nation and pacing up the speed of development and when it is least important whether the work has been done by male or female, in all this gender discrimination is persisted whether we accept it or not it is solely on us but the partiality on the grounds of sexuality. Gender discrimination can be taken as a division of work, duties, authorities, etc. not based on capabilities but the basis of gender. Now a day, Insurance Industry is a highly growing and competitive sector in India. The insurance sector plays a great role in increasing GDP and also attracted Foreign Investment. The insurance sector has provided large-scale employment in India. In today, highly changing competitive environment employees of this sector faces many problems.

Today women are getting ahead in every field as compared to men and getting more progress from them. But in the Insurance sector strength of women is low as compared to men. Indian women contribute just one-sixth to economic output, which is half of the global average (www. people matters. in). A lack of adequate onboard training strategies and a resulting lack of sales are causing significant increases in insurance turnover rates. Between 2011 and 2016, the total number of quits, layoffs, and discharges within the finance and insurance industry increased by 32 percent, according to data from the Bureau of Labor and Statistics. Women are still underrepresented in insurance company leadership positions. Yet most men, and a surprising number of women, don’t believe gender parity in leadership is an issue. According to the 2018 McKinsey and LeanIn.Org study on Women in the Workplace, 33 percent of women and nearly 50 percent of men across industries believe that 1 in 10 women in a senior leadership team is a

pretty good representation. But having fewer women in top positions means insurers are missing out on critical sources of talent.

Harvard Business Review research shows us that diverse teams are more effective at solving difficult problems and reaching diverse markets and customer segments. To grow and keep their competitive edge, insurance companies want to have effective and diverse teams at all levels meaning more women and women of color. Carriers must take bold and sustained actions to support women as they move through the talent pipeline and into more senior leadership roles. To achieve the organization's goals and find out the reasons for the slow growth of women in the Insurance sector this study will be conducted.

Over the past 50 years, laws such as the Civil Rights Act of 1964, as amended in 1991, and the equal pay act of 1963 was designed to protect women from discrimination. The differentials evaluation and treatment of women and men is based on gender stereotypes (Heilman, 2001). It is found that gender discrimination is related to both men's and women's job characteristics (Branscombe *et al*., 1999). Uzma, (2004) describes in his study that, a person's identity is created through society, environment, and parents. It is a two-way process, first is how people view you, and second is how you view yourself. From the traditional view, parents generally consider their girls' child as weak, timid, and too vulnerable; they need to be secured by the male persons of the society. According to the gender stereotypes, it is assumed that women as caretakers and men as breadwinners (Diekman & Eagly, 2000).

Similarly, women's right to property ownership is restricted in many countries (OECD Development Centre, 2014). Also, other civil liberties, like, freedom of movement, or political voice, are limited for women (Berger, 2011; Metcalfe, 2008). Some researchers suggest that gender discrimination at the hands of parents (Leaper, 2000; Ruble & Martin, 1998) and teachers (Good et al., 1973 and Jnes & Wheatley, 1990). Hussain *et al*., (2016) stated in their study that our societal norms are very important regarding women and cannot be neglected. These social norms increase gender discrimination against women. Gender discrimination refers to the restrictions on females in the provision and use of goods, services, and facilities as well as their right to the enjoyment of fundamental freedoms in all spheres of political, social, and cultural areas (Patterson & Walcutt, 2014). According to Czarniawska, 2006 discrimination means that men treat women badly. Discrimination is defined as being treated biased in any field of public

life based on some characteristics, such as race, gender, or religion (Bayer, 1986). It is found that gender discrimination is a serious problem in the Chinese workplace (Attane, 2012; Peng *et al*., 2009; Shaffer et al., 2000; Woodhams *et al*., 2009). Gender discrimination is based on the organization's decisions that are based on gender instead of an individual's productivity or qualification (Gutek *et al*., 1996). Heilman, (2011) stated in his study that, gender discrimination is related to the overall culture within a country. In previous research, women perceive more discrimination in the workplace compare to men (Gutek *et al*., 1996; Shaffer *et al*., 2000).

A positive connection between the strength of gender identification and perceived gender discrimination has been found (Ellemers, 2002; Foley *et al*., 2006; Foster, 1999; Hodson & Esses, 2002; Wright & Tropp, 2002). Perceived gender discrimination represents an individual's perception. When perceived discrimination exists, they adjust their work attitudes according to the reality of the situation (Foley *et al*., 2002). Hultin & Szulkin, (1999) discussed in their study three types of discrimination, namely, allocative discrimination, evaluative discrimination, and within-job discrimination. Allocative discrimination is that when women facing limited access to get a position in an organization at the time of entry or promotion. Evaluative discrimination is that when women perform a job but are paid less than men for the same task (England, 1992; Tomaskovic-Devey, 1995). Within-job discrimination exists when women are paid less than men in a given job (Peterson & Morgan, 1995).

1.1. Objectives of the Study

The major objective of this study is to analyze the relationship between gender discrimination, turnover intention and employees' performance of insurance industry in India. Every organization wants to make a profitable company. The motive of an organization is to meet the strategic plan and goals while many employees are working in a company. Today women are getting ahead in every field as compared to men and getting more progress from them. But in the Insurance sector strength of women is low as compared to men.

Indian women contribute just one-sixth to economic output, which is half of the global average (www. people matters. in). When both men and women are working in the same organization, it is more chance of gender discrimination. Between 2011 and 2016, the total number of quits, layoffs, and discharges within the finance and insurance industry increased by 32 percent, according to data from the Bureau of Labor and Statistics. After reviewing these researches, the

current study aims to be finding out the effect of Gender Discrimination on Turnover Intention and Employee Productivity. To conduct this study, the following objectives will be considered:

Obj. 1: To determine the factors of gender discrimination, turnover intension and employees' performance in the insurance industry.

Numerous studies explained in his study that gender discrimination and turnover intention were positively connected (Farrell & Rusbult, 1981; Mobley, 1977 and Steers & Mowday, 1981). When individuals feel discriminated in an organization based on gender, then chances of leave to an organization increases. Although the Insurance sector provides highly job both male and female. But still, it is noticed that women face more problems than men based on gender. If women feel more discriminated in the organization then want to quit their job. According to the literature review, it is found that gender discrimination and components of employee performance has inversely associated (Ozer & Gunluk, 2010; Ensher *et al.,* 2001; Dost *et al.,* 2001; Channar *et al.,* 2011; Imam *et al.,* 2013). Imam *et al.,* 2013 demonstrated in their study that gender discrimination and job stress has positively related. It is found that if an employee feels discriminated then outcomes of this discrimination are that dissatisfaction, low commitment, low motivation, and high stress. Based on this review, the second objective is that:-

Obj. 2: To study the effect of gender discrimination on employee performance and turnover intention.

The relation of turnover intention and job performance is evaluated by different researches (Birnbaum & Somers, 1993; Jackofsky, 1984; Keller, 1984). If job performance of the employee is not better it will increase the intention of employees to leave the organization and dissatisfaction decreases (Saeed, 2014; Javed *et al.,* 2014; Lai & Chen, 2012; Chughtai & Zafar, 2006; Chao *et al.,* 2013). After reviewing the researches, the third objective is:-

Obj. 3: To examine the effect of employee performance on turnover intension.

Various studies investigate the relationship between gender discrimination and employee performance. Most of the studies describe the relationship between gender discrimination and turnover intention. Numerous studies found the relationship between employee performance and turnover intention. But there are hardly any study which describes the relationship between

gender discrimination, employee performance and turnover intention. So, to know the relationship between these variables, the next objective of this study is that:

Obj. 4: To analyze the relationship between gender discrimination, turnover intention and employees' performance of insurance industry in India.

The synopsis is divided into four sections. Section one is already explained as introduction. Further section wise contents are explained as:

2. Literature Review
3. Research Methodology
4. Proposed Chapter Scheme and References

2. Literature Review

The literature review begins with the history of gender discrimination. This is followed by a meaning of gender discrimination and the factors affecting gender discrimination, employee performance, and turnover intention. Then discuss the relationship between gender discrimination, employee performance and turnover intention.

2.1. Gender Discrimination

With successful women such as Hilary Clinton, Oprah, Winfrey, and Condoleezza Rice, some might believe that gender equality in business has narrowed (Sipe *et al.*, 2009). Over the past 50 years, laws such as the Civil Rights Act of 1964, as amended in 1991, and the equal pay act of 1963 was designed to protect women from discrimination. Gender discrimination has long been a major issue in the organization. Discrimination is defined as being treated biased in any field of public life based on some characteristics, such as race, gender, or religion (Bayer, 1986). According to the previous studies, it can be said that discrimination is a negative experience for females than it is for males (Foster *et al.*, 2004; Schmitt & Branscombe, 2002; Schmitt *et al.*, 2003).The position of individuals in social culture groups is the main determinant of perceptions of discrimination (Cameron, 2001; Iyer & Ryan, 2009; Schimtt *et al.*, 2003).

Working women experienced various disadvantages and discrimination compared to the men in the workplace (Attane, 2012; Ngo, 2002; Peng *et al.*, 2009; Shaffer *et al.*, 2000). Peng *et al.*, (2009) describe in their study, female employees perceive more gender discrimination and

assigned to less challenging tasks than male employees. Gender identification is positively related to gender discrimination (Cameron, 2001; Foley *et al.,* 2006). Hoang & Huynh, (2019) explained in their study gender discrimination may exist in most economic sectors like recruitment, employment, training, working hour and rest periods, wages, and other policies. Fukase (2014) examined the 2002 and 2004 Vietnam Household Living Standard Survey (VHLSS) and found a more gender gap in the informal wage sector where women earn about 24% lower wages compare to men.

Carr *et al.,* (2016) found in his study that women gender discrimination was associated with increasing age (prevalence ranged from 47 percent for women<40 years of age to 70 percent for women>50 years of age) and black compared with white ethnicity (74 percent and 60 percent). The author also found some differences between ethnic and racial groups; black women reported more discrimination rather than white women, white women reported more sexual harassment relative to black women or other ethnic minority groups. Varma *et al*., (2006) showed in their study female expatriates from the USA working in INDIA did not suffer from discrimination.

Discrimination is associated in a variety of forms, including hiring (Gorman, 2005), promotions (Olson & Becker, 1983), paid wages (Meitzen, 1986), and expulsion (Bobbitt-Zeher, 2011). According to a national study 2019, it is reported that 79.3 percent of women discriminated in promotion opportunities while only 3.9 percent of men for the same skills; further, 58.2 percent vs 5.2 percent experienced discrimination in terms of income, while 36.9 percent vs 3.2 percent experienced this in hiring, and 43.3 percent vs 1.1 percent experienced in firing (OECD Employment Outlook). Kim *et al*., 2020 found in their study that younger women (below 40 years of age) who experienced gender discrimination (In terms of hiring, promotion, paid wages, and firing) had more depressive symptoms than older women (above 40 years of age). The ‘male-breadwinner-marriage is a major example of gender discrimination (Leitner, 2001). According to Blinder, (1973) differentials in wage patterns are the strong predictor of injudicious income distribution that attributed to gender discrimination.

Mussida & Picchio (2014) estimated the wage gap between highly educated and low educated males and females and found that low educated females majorly affected and got fewer wage as compared to others. Generally, many researchers suggest that women experience more gender discrimination compare to men (Schmitt *et al.,* 2007; Brown *et al*., 2010). Levin *et al.,* (2002)

investigated in their study that, Black girls (27 percent) discriminated more than Black boys (19 percent). Gender penalty is larger for younger and older women and less for middle-aged women. Women have fewer career opportunities in the private sector than in the public sector, relative to men.

Habib (2000) studied the effect of the Brick wall and Glass ceiling in the public administration of Bangladesh. His study also investigated that women are more discriminated in civil services of Bangladesh from entry to the higher posts (Glass Ceiling). Brondolo *et al.,* (2005) describe in their study that, if individuals perceive discrimination then they have a more negative outlook on their surroundings. According to the Equal Opportunities Commission, 2003 it is found that 75 percent of women work in the five lowest-paid sectors with full-time working women earning 19 percent less than men and women in part-time work earning a struggling a 41 percent less per hour. Facqueline Granleese, 2004 described in his study that women suffer from work-life balance an occupational pressure, which is different from the male colleagues. Women feel more pressured by the conflicting responsibilities of home and work. Linehan & Walsh, 2000 described in their study that work-life prevents many female managers from progressing to senior or top management. The career path among women is limited due to gender-biased policies and unsuitable working conditions for them like inadequate training opportunities and lack of childcare facilities (Natalia, 2000). Hussain *et al*., (2016) examined in their study that the direct relationship of gender discrimination and career mobility of female bank employees that; female bank employees are discriminated against based on gender at the time of promotion.

The main reason for this discrimination is that female employees prefer female bosses in the organization (Chang, 2003). Hussain *et al*., 2016 described in their study that women are different from men in their characteristics and life experiences like work-life balance, self-efficacy, and societal norms. It also observed that executive positions are mostly supervised by the male because they are bolder and better control and guide employees than females. Women career has limited growth and women are rarely to do work in operational and administrative positions and few in managerial and executive positions. Adel & Alqatan (2019) investigated in their study that there is a difference between public or private banking regards to female employment.

It is also found that female employees got higher pay, promotions, and other facilities (sick leave, maternity, and others) in the private banking sector rather than public sector banks. Some studies found that women-owned businesses face discrimination in accessing bank loans (Buttner & Rosen, 1989, 1992; Riding & Swift, 1990; Fabowale *et al*., 1995). Coleman, 2000 found in his study that women face more discrimination in applying for bank loans. It is found that women-owned businesses had pay higher interest rates and high collateral requirements than men (Riding & Swift, 1990; Coleman, 2000) and given large counter-offers compare to given to men (Buttner & Rosen, 1989). According to Stevenson (1986), women have been refused access to capital due to stereotypical thinking about women. Fay & Williams (1991) investigated in their study that women face more discrimination because there are many difficulties in acquiring skills and knowledge. Gender discrimination measured with the scale of Mohamad's 2016 that having four dimensions namely, denial of opportunities, financial discrimination, disregarding and underestimation, and segregation and stereotyping (Mohamad, 2019). Kim, 2015 measured the gender discrimination with six dimensions, namely; selection, promotion, pay and benefits, deployment, training and lay-off.

2.2 Employee Performance

Employee performance is the main indicator that shows work output of employees (Na-Nan & Sanamthong, 2019). Employee performance is instrumental to organization growth and productivity. Employee performance has always been a major task for managers, seniors and employees in an organization (Kelidbari *et al.,* 2011). Employee job performance is the main challenge of management and taking up effective ways to support employees to achieve a higher job performance that is main objective in organization (Wu *et al.,* 2011). According to the Abbas *et al*, (2009) employee performance is main important for an organization to achieve a success. Liao *et al*, (2012) stated in his study job performance as the standard for advancements, redundancy, rewards, punishments, reviews and salary changes. Employee performance is about the employee behavior and contributions towards the achievement of the organization (Ahmad *et al.,* 2011). Anitha, (2013) described in his study that employee performance is directly connected with the organization performance and its achievement, training and development, reward system, relationship with their colleagues, leadership style, well-being environment and employee engagement. She also said that employee performance as an indicator of the financial or other output. Job performance was measured using a scale developed by Goodman &

Svyantek's 1999 to measure two dimensions of job performance, namely; task performance and contextual performance.

A study conducted by Sadikoglu *et al.,* (2010) discovers that employee performance is the result from innovation performance, firm performance, quality performance, operative performances and client satisfaction. Ahmad *et al*., (2011) argued that employee performance was measured by achievement of the organization goals and mission. Anitha, (2013) also stated that the relationship with the bosses, co-employee, team and compensation procedure, employee engagement were some factors of employee performance. Alagarajal & Shuck, (2015) found in his study employee performance can be also measured by the employees training and improvement programs. Employee performance can be considered as core job performances that include role performance, security performance and incentives, citizenship performance, achieved targets and goals. Previous studies find that job satisfaction has a direct and significant relation to employee performance (Ahmadi, 2009; Veermeeren *et al.,* 2014; Aziri, 2011; Inuwa, 2016). Job performance was measured with three dimensions of quality, quantity and time (Na-Nan et al., 2018).

2.3. Turnover Intention

The turnover intention was conceived to be a conscious and deliberate willfulness to leave the organization. It is often measured regarding a specific interval (e.g., within the next 6 months), and has been described as the last in a sequence of withdrawal cognitions, a set to which thinking of quitting and intent to search for alternative employment also belong (Mobley *et al.,* 1978). It is believed that Intention to leave is the result of low job satisfaction (Fatima & Rehman, 2012; Rehman, 2008; Ahmad *et al*., 2010; Cotton & Tuttle, 1986; Bluedorn, 1982; Mobley, 1982; Price, 1977; Jules *et al.,* 2017). Many researchers found in their study a negative relationship between turnover intention and organizational commitment (Hom & Griffeth, 1995; Ferris & Aranya, 1983; Wiener & Vardi, 1980; Shore & J. Martin, 1989). Motivational sources have been found to influence employee turnover intention (Richer *et al.,* 2002; Kuvaas, 2006; Vansteenkiste *et al.,* 2007; Dysvik & Kuvaas, 2009; Kuvaas *et al.*, 2017).

2.4. Gender Discrimination and Employee Performance

Gender discrimination is based on the organization's decisions that are based on gender instead of an individual's productivity or qualification (Gutek *et al*., 1996). Gender discrimination has

long been a major issue in the organization. Gender discrimination affects the organization's employee productivity. Perceived discrimination is an individual's perception. When individuals feel they are treated badly based on gender then it reduces job satisfaction and negative work-outcomes (Ellen *et al.*, 2001). According to Abbas *et al.*, 2010 investigated in his study that employee performs certain task for organization survival. Organization performance and productivity affected by employee performance and employee performance affected by gender discrimination. Also found that a significant negative relationship between gender discrimination and employee productivity. Gberevbie *et al.*, 2014 demonstrated in his study that gender discrimination has unique and strong impact on employee performance. Workplace discrimination was found to be correlated with decreased performance, productivity, job satisfaction, motivation, enthusiasm level, organizational commitment, job involvement, self-efficacy and well-being (Banerjee, 2008; Deitch *et al.*, 2003; Ensher *et al.*, 2001; Channar *et al.*, 2011). Recently, Dalton et al., 2014 found that perceived gender discrimination is associated with lower organizational citizenship behavior and higher turnover intentions. Mohamad, 2019 highlighted the significant negative relationships between workplace gender discrimination and both of task and contextual performances. When discrimination exists in the form of gender, it is affected employee performance and career advancement (Gberevbie *et al.*, 2014). Based on these studies, we suggest a first research proposition:-

Proposition 1: There exists a negative effect of gender discrimination on employees' performance.

2.5. Gender Discrimination and Turnover Intention

Employees who perceive bias and treated unfairly (such as compensation, job assignment, pay, promotion, overtime assignments, or layoffs) are more likely to quit their job (Allen & Keaveny, 1985). Sexual harassment lowers job satisfaction; it will increase the turnover intention (Merkin, 2008; Salman *et al.*, 2016). Sanchez & Brock, 1996 found that perceived discrimination creates more tension which leads to less job satisfaction and turnover intention. When employees feel discriminated from the job then they decide to leave the organization. Ozer & Gunluk, 2010 investigated in his study that organizations justice perceptions are associated with low satisfaction and high turnover intentions. Similar results found by the Kohlmeyer, 2005; Ghafoor

et al., 2016; Alexander & Ruderman, 1987; Cropanzano & Greenberg, 1997; Folger & Konovsky, 1989. Based on these arguments, the study proposes the following proposition:-

Proposition 2: There exists a positive effect of gender discrimination on turnover intension.

2.6. Employee Performance and Turnover Intention

According to Lee & Mitchell, 1994 employees may respond to 'shocks' in an organization that was the reason for the employee turnover intention. These shocks could happen when employees receive negative feedback from their performance appraisal, due to this negative performance appraisal employees wants to quit their job immediately (Griffeth, 1999). Further, based on expectancy theory (Vroom, 1964), negative job performance appraisals may signal to employees that they are unlikely to receive valued outcomes from the organization (e.g. pay raises or promotions). The results of this study suggest that the relationship between performance and intent to quit is both negative (Zimmerman & Darnold, 2007).

Performance is measured by different factors including organizational skills, time management, leadership skills and efficiency to evaluate each employee individually and it is the cause of significant impact on turnover intention. The relation of turnover intention and job performance is evaluated by different researches (Birnbaum & Somers, 1993; Jackofsky, 1984; Keller, 1984). According to Lee & Mitchell`s (1994), if employees work properly but they do not gain which they expect then they often think to leave the negative performance then it leads to turnover intention. If job performance of the employee is not better it will increase the intention of employees to leave the organization and dissatisfaction decreases (Saeed, 2014; Javed *et al.,* 2014; Lai & Chen, 2012; Chughtai & Zafar, 2006; Chao *et al.,* 2013). Higher performance leads toward benefits and rewards and retain the entity of employees greater than the low job performance that can become organization. Based on these researches, a proposition can be set as:-

Proposition 3: Employees' performance has negative effect on turnover intention.

2.7. Research Gap

Ghafoor et al., 2016 said in his study entitled "Investigating the mediating the effects of job satisfaction between workplace discrimination and intention to leave in information technology" future research can be held on the some other reason of intention to leave an organization.

Mohammad, 2019 studied in his research the relationship between workplace gender discrimination and job performance in Egypt. Limitation of this study was that, the sample size is a typical concern of many researches. Different results may be obtained from a larger or a more diverse sample (Ozer & Gunluk, 2010; Ghafoor *et al.*, 2016). After reviewing this literature, it can be concluded that there are many factor that affect Gender Discrimination. But this study considered employee productivity and turnover intention. Because very few studies conducted on how gender discrimination affects employee productivity. Employee is the backbone of an organization that performs critical task for survival of the organization. According to literature review employee performance is affected by gender discrimination. Turnover intention is the biggest problem for Insurance Industry and strength of women in this sector is very few. There are hardly any studies that focus on relationship between gender discrimination, employee productivity, and turnover intention. Hence there is intense need for further exploration on these variables. Previous research was already held in the banking sector, IT sector, schools, Universities, Automobile sector, Non-profit sector, Medical(Hospitals) sector, Labor market. So that future research can be held in the Insurance industry. Few studies were conducted in the Insurance industry on gender discrimination, which is the noticeable gap for further study. There is also a need for further studies to measure gender discrimination, after reviewing the literature it is found that there is no study that is linked to gender discrimination, employee productivity, and turnover intention. All these variables were studied with other variables or individually but not altogether. Hence there is an intense need for further research to measure these variables.

2.8. Problem Statement

Now a day, Insurance Industry is a highly growing and competitive sector in India. The insurance sector plays a great role in increasing GDP but has also attracted Foreign Investment. The insurance sector has provided large-scale employment in India. In today, highly changing competitive environment employees of this sector faces many problems. Today women are getting ahead in every field as compared to men and getting more progress from them. But in the Insurance sector strength of women is low as compared to men. Now the question is that women want to work in the insurance sector but they do not survive in the long-term. So, there is a need for further research to know the reasons for turnover Intention in Insurance Industry.

2.9. Scope and Benefits of the Study

This research would be conduct on Insurance industry employees. The scope of this study will be limited to the 500 respondents from selected states of INDIA (yet to be decided). The data will be covering every possible department and post of Insurance Industry employees. This study would be measured the effect of gender discrimination on employee productivity and turnover intention. Additional this study also measures how employee productivity mediates the relationship between gender discrimination and turnover intention.

This research would be expected to be obtained many benefits, like; from his study, the scholar can gain knowledge and insight into the human resources that affect the performance of employees in the company. From this study, companies can take ideas so that the employee's performance and retention can be improved and organizational goals can be achieved. For further research, it can be used as reference material to conduct further studies on the same topic.

4. Research Methodology

This study will be applied the following research methodology which includes:

4.1. Research Design

The research design will be the theoretical outline of the research model, research variable, Research sample, research tool & techniques for data collection, measurement, and analysis of data. Descriptive research design and exploratory research design would be considered in the present study.

4.2. Research Objectives

1. To determine the factors of gender discrimination, turnover intension and employees' performance in the insurance industry;
2. to study the effect of gender discrimination on employee performance and turnover intention;
3. to examine the effect of employee performance on turnover intension; and
4. to analyze the relationship between gender discrimination, turnover intention and employees' performance of insurance industry in India.

4.3. Hypotheses Formulation

Proposed Model and Participants Variables

Based on literature review, certain propositions are proposed which are further turned into hypotheses of the current study. The propositions explained the relations and directions are portrayed in following figure:

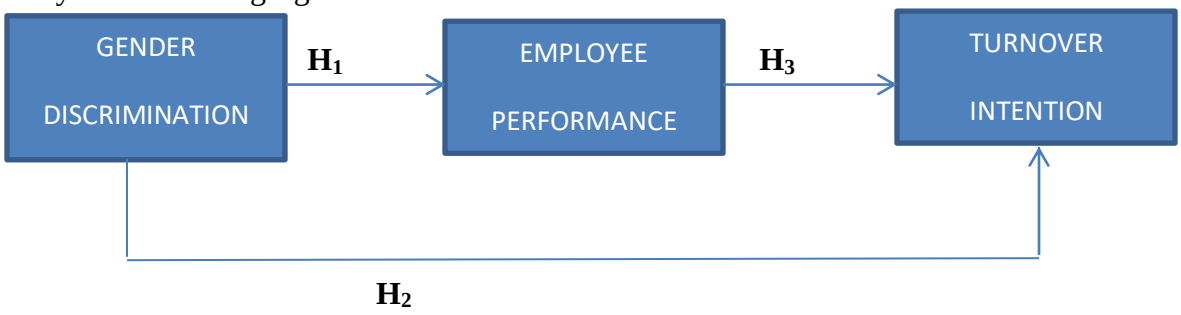

Fig 1: Proposed Relationships between Gender Discrimination, Employee Performance and Turnover Intention

Source: Literature Review

H_1: There exists a negative effect of gender discrimination on employees' performance.

H_2: There exists a positive effect of gender discrimination on turnover intension.

H_3: Employees' performance has negative effect on turnover intention.

In this proposed model, the first hypothesis would be used to measure the effect of gender discrimination on employee performance. Second hypothesis will measure the effect of gender discrimination on turnover intention. Third hypothesis will measure the effect of employee performance on turnover intention (as described by the earlier studies like; Farrell & Rusbult, 1981; Mobley, 1977; Steers & Mowday, 1981). The proposed model also measures the relationship between gender discrimination, employees' performance and turnover intention of insurance industry in India. This represents the gap for current study as these three variables are not studied together.

4.4. Nature of Variables

In this study, there are two types of the variable namely *Dependent* variable and *Independent* variable. The Independent variable is the variable that is assumed to have a direct effect on a

dependent variable. The dependent variable is the variable which is affected by the presence of independent variable during the experiment. Here, the effect of gender discrimination will be measured on employee performance and turnover intention, so gender discrimination would act as an independent variable and, employee performance and turnover intention would act as dependent variables. Additionally, the effect of employee performance will be measured on turnover intention, thus, employee performance would act as independent variable and turnover intention would act as dependent variable.

4.5. Sample Unit and Area

To conduct this study, the sample would be drawn from various states of INDIA. To collect the data from respondents, this study would include sales managers, operation managers, training managers, and agents. Questionnaires would use as instrument for data collection.

4.6. Sampling Technique

To select the sample, simple random sampling and convenience sampling will be used and first-hand information will be collected and somewhere, judgment sampling would be preferred to ensure important information.

4.7. Sample size

The tentative sample size of the study will be proposed to be 500 based on previous research papers. The sample size of this study can be increased or decreased according to the requirement of the study.

4.8. Types and Source of Data Collection

In this study, both primary and secondary data will be used. Primary data will be used to take information from respondents in the form of statements related to the current study through filling the questionnaire. Secondary data will be collected from various published sources like research papers, journals, annual reports, and internet.

4.9. Instrument for Data Collection

To collect the primary data different scales will be used for different variables in this study. Following table shows the different scale of variables (Gender discrimination, Employee Performance, and Turnover Intention).

TABLE 1: Scale of the Study

No.	Variable	Scale
1.	Gender Discriminatic	1. Human Resource Managers of a Business Association 2. Chronic Work Discrimination and Harassment Scale (CWDHS) 3. Jagusztyn, 2010 4. Schmitt *et al.,* 2002
2.	Employee Performance	1. Na-Nan *et al.,* 2017 2. Pradhan & Jena, 2017 3. Vroom, 1964 4. Bowra *et al.,* 2011
3.	Turnover Intention	1. Bluedorn, 1982 and Netemeyer *et al.,* 1997 2. Pienaar *et al.,* 2007 3. Mobley *et al.,* 1978 4. Konovsky & Cropanzano, 1991 5. Rosin & Korabick, 1991 6. Feng & Angeline, 2010

Source: Literature Review

Table-1 indicates the scales to measure the variable. There are many scales to measure gender discrimination, employee productivity and turnover intention in the Insurance industry. To measure the gender discrimination, Human Resource Managers of a Business Association, Chronic Work Discrimination and Harassment Scale (CWDHS), Jagusztyn (2010), and Schmitt *et al.,* 2002 scales will be used. Human Resource Managers of a Business Association's scale consists of three items. The Cronbach's alpha Coefficient is 0.89 and the Composite reliability coefficient (CRC) is 0.889. Turnover intention may be measured by Bluedorn (1982) and Netemeyer *et al.,* 1997 based on Mobley *et al.,* 1979 definition. Other scale of turnover intention may be used e.g. Pienaar *et al.,* 2007; Mobley *et al.,* 1978; Konovsky & Cropanzano, 1991; and Feng & Angeline, 2010. The reliability for this construct measured by Cronbach's alpha is 0.82

and the composite reliability coefficient (CRC) is 0.831. Employee performance will be measured through the Na-Nan *et al.,* 2017; Pradhan & Jena, 2017; Vroom, 1964; and Bowra *et al.,* 2011. Scale of Pradhan & Jena, 2017 having 13 questions and Cronbach's Alpha is 0.952. During literature review these scales are found. Other scales may be explored and opted for the study as per requirement.

4.10. Statistical Tool

In order to achieve the objectives of the study, different tests and software will be applied. Correlation would be used to measure the effect of gender discrimination on employee performance and turnover intention. Regression would be used to measure the relationship between gender discrimination, employee performance, and turnover intention. Several software was used AMOS, PLS-SEM, SPSS software to analysis the effect and relationship between variables. This study would be used the statistical tools and techniques for analyzing data will be depending on the requirement.

5. Proposed Chapter scheme

The organization of the study i.e. chapter scheme will be as under:

Chapter 1: Introduction

This chapter will deal with the concept of Gender Discrimination and its elements, employee productivity, and turnover intention. The introduction develops the significance of the study by describing how the study is new or different from other studies. This section should also briefly describe the basic nature of the study and provide an overview of the content.

Chapter 2: Literature Review

The second chapter will deal with a review of literature which means that what research or study has already been done on this topic. This chapter also presents the theoretical framework of the study and develops the topic, specific research problem, questions, and design elements.

Chapter 3: Research Methodology

In the third chapter of this study, the first of all research problem and objectives of this study will be explained, and the second is what research methodology will be used for this study. Last it

will show the data collection tool and technique to be used in the study and the relevance or limitations of the study.

Chapter 4: Analysis and Interpretation of Data

The purpose of this chapter is to summarize the collected data, how it was analyzed, and then to present the results. This chapter also presents the results of the study as clearly as possible, leaving the interpretation of the results.

Chapter 5: Finding, Suggestions, and Conclusion of the study

It is the most important chapter of the study. This chapter contains a summary of the overall study, a summary of the findings and conclusions, recommendations for future research and practice, and a final section on implications derived from the study. The last bibliography and appendices will be included.

References

Abbas, Q., & Yaqoob, S. (2009). Effect of leadership development on employee performance in Pakistan. *Pakistan economic and social review*, 269-292.

Adel, R., & Alqatan, D. (2019). Gender Employment Discrimination: A Comparison between the Banking Sectors of Kuwait and the United Kingdom. *Corporate Board: Role, Duties & Composition, 15(3).*

Ahmad, J., Athar, M. R., & Hussain, M. (2016). Linking personality traits with job performance mediating role of organizational commitment: An empirical evidence. *NUML International Journal of Business & Management, 11*(2), 1-11.

Ahmad, S., & Shahzad, K. (2011). HRM and employee performance: A case of university teachers of Azad Jammu and Kashmir (AJK) in Pakistan. *African journal of business management, 5*(13), 5249-5253.

Al-Ahmadi, H. (2009). Factors affecting performance of hospital nurses in Riyadh Region, Saudi Arabia. *International journal of health care quality assurance, 22 (1)*, 40-54.

Alexander, S., & Ruderman, M. (1987). The role of procedural and distributive justice in organizational behavior. *Social justice research, 1*(2), 177-198.

Allen, R. E., & Keaveny, T. J. (1981). Correlates of university faculty interest in unionization: A replication and extension. *Journal of Applied Psychology*, *66(5)*, 582.

Anitha, J. (2014). Determinants of employee engagement and their impact on employee performance. *International journal of productivity and performance management*, *63(3)*, 1741-0401.

Attané, I. (2012). Being a woman in China today: A demography of gender. *China perspectives*, *2012*(2012/4), 5-15.

Aziri, B. (2011). Job satisfaction: a literature review. *Management Research & Practice*, *3*(4), 77-86.

Bakan, D. (1966). The duality of human existence: An essay on psychology and religion.

Banerjee, R. (2008). An examination of factors affecting perception of workplace discrimination. *Journal of Labor Research*, *29*(4), 380-401.

Bayer, P. B. (1986). Mutable Characteristics and the Definition of Discrimination Under Title VII. *UC Davis L. Rev.*, *20*, 769.

Berger, R. (2011). The golden cage: Western women in the compound in a Muslim country. *Journal of International Women's Studies*, *12*(1), 38-54.

Birnbaum, D., & Somers, M. J. (1993). Fitting job performance into turnover model: An examination of the form of the job performance-turnover relationship and a path model. *Journal of Management*, *19*(1), 1-11.

Blinder, A. S. (1973). Wage discrimination: reduced form and structural estimates. *Journal of Human resources*, 436-455.

Bluedorn, A. C. (1982). A unified model of turnover from organizations. *Human Relations*, *35*(2), 135-153.

Bobbitt-Zeher, D. (2011). Gender discrimination at work: Connecting gender stereotypes, institutional policies, and gender composition of workplace. *Gender & Society*, *25*(6), 764-786.

Bowra, Z. A., Sharif, B., Saeed, A., & Niazi, M. K. (2012). Impact of human resource practices on employee perceived performance in banking sector of Pakistan. *African Journal of Business Management*, *6*(1), 323-332.

Branscombe, N. R., Schmitt, M. T., & Harvey, R. D. (1999). Perceiving pervasive discrimination among African Americans: Implications for group identification and well-being. *Journal of personality and social psychology*, *77*(1), 135.

Brondolo, E., Thompson, S., Brady, N., Appel, R., Cassells, A., Tobin, J. N., & Sweeney, M. (2005). The relationship of racism to appraisals and coping in a community sample. *Ethnicity and Disease*, *15*(4), S5.

Brown, C. S., Bigler, R. S., & Chu, H. (2010). An experimental study of the correlates and consequences of perceiving oneself to be the target of gender discrimination. *Journal of Experimental Child Psychology*, *107*(2), 100-117.

Buttner, E. H., & Rosen, B. (1992). Rejection in the loan application process: Male and female entrepreneurs' perceptions and subsequent intentions. *Journal of Small Business Management*, *30*(1), 58.

Cameron, J. E. (2001). Social identity, modern sexism, and perceptions of personal and group discrimination by women and men. *Sex Roles*, *45*(11), 743-766.

Carr, P. L., Ash, A. S., Friedman, R. H., Szalacha, L., Barnett, R. C., Palepu, A., & Moskowitz, M. M. (2000). Faculty perceptions of gender discrimination and sexual harassment in academic medicine. *Annals of internal medicine*, *132*(11), 889-896.

Channar, Z. A., Abbassi, Z., & Ujan, I. A. (2011). Gender discrimination in the workforce and its impact on the employees. *Pakistan Journal of Commerce and Social Sciences (PJCSS)*, *5*(1), 177-191.

Chao, M. C., Jou, R. C., Liao, C. C., & Kuo, C. W. (2015). Workplace stress, job satisfaction, job performance, and turnover intention of health care workers in rural Taiwan. *Asia Pacific Journal of Public Health*, *27*(2), NP1827-NP1836.

Christian, M. S., Garza, A. S., & Slaughter, J. E. (2011). Work engagement: A quantitative review and test of its relations with task and contextual performance. *Personnel psychology*, *64*(1), 89-136.

Chughtai, A. A., & Zafar, S. (2006). Antecedents and consequences of organizational commitment among Pakistani university teachers. *Applied HRM research*, *11*(1), 39.

Coleman, S. (2000). Access to capital and terms of credit: A comparison of men-and women-owned small businesses. *Journal of small business management*, *38*(3), 37.

Cotton, J. L., & Tuttle, J. M. (1986). Employee turnover: A meta-analysis and review with implications for research. *Academy of Management Review*, *11*(1), 55-70.

Cropanzano, R., & Greenberg, J. (1997). Progress in organizational justice: Tunneling through the maze. International Review of Industrial and Organizational Psychology, 12, 317-372.

Czarniawska, B. (2006). Doing gender unto the other: fiction as a mode of studying gender discrimination in organizations. *Gender, Work & Organization*, *13*(3), 234-253.

Dalton, D. W., Cohen, J. R., Harp, N. L., & McMillan, J. J. (2014). Antecedents and consequences of perceived gender discrimination in the audit profession. *Auditing: A Journal of Practice & Theory*, *33*(3), 1-32.

Deitch, E. A., Barsky, A., Butz, R. M., Chan, S., Brief, A. P., & Bradley, J. C. (2003). Subtle yet significant: The existence and impact of everyday racial discrimination in the workplace. *Human Relations*, *56*(11), 1299-1324.

Diekman, A. B., & Eagly, A. H. (2000). Stereotypes as dynamic constructs: Women and men of the past, present, and future. *Personality and social psychology bulletin*, *26*(10), 1171-1188.

Dost, M. K., Ur-Rehman, Z., & Tariq, S. (2012). The Organizations having high level of glass ceiling, has lower productivity due to lack of employee commitment. *Kuwait Chapter of Arabian Journal of Business and Management Review*, *33*(843), 1-11.

Dysvik, A., & Kuvaas, B. (2010). Exploring the relative and combined influence of mastery-approach goals and work intrinsic motivation on employee turnover intention. *Personnel review*, *39(5)*, 622-638.

Ellemers, N. (2002). Social identity and relative deprivation. *Relative deprivation: Specification, development, and integration*, 239-264.

England, P. (1992). Comparable worth: Theories and evidence. Transaction Publishers. New York: Aldine de Gruyter.

Ensher, E. A., Grant-Vallone, E. J., & Donaldson, S. I. (2001). Effects of perceived discrimination on job satisfaction, organizational commitment, organizational citizenship behavior, and grievances. *Human resource development quarterly*, *12*(1), 53-72.

Fabowale, L., Orser, B., & Riding, A. (1995). Gender, structural factors, and credit terms between Canadian small businesses and financial institutions. *Entrepreneurship Theory and Practice*, *19*(4), 41-65.

Fatima, G., & Rehman, W. (2012). Impact of Role (Ambiguity and Conflict) on Teaching Assistants' Satisfaction and Intention to Leave: Pakistani HEIs. *Fatima, G, and Rehman, Wali Ur (2012). Impact of Role (Ambiguity & Conflict) on Teaching Assistants' Satisfaction and Intention to Leave: Pakistan HEIs. International Journal of Business and Management*, *7(16)*, 1-6.

Fay, M., & Williams, L. (1991). Sex of applicant and the availability of business "start-up" finance. *Australian Journal of Management*, *16*(1), 65-72.

Feng, W. C., & Angeline, T. (2010). Turnover intention and job hopping behaviour of music teachers in Malaysia. *African Journal of Business Management*, *4*(4), 425-434.

Ferrant, G., & Kolev, A. (2016). Does gender discrimination in social institutions matter for long-term growth? Cross-country evidence, www.oecd.org/dev/wp.

Ferris, K. R., & Aranya, N. (1983). A Comparison of Two Organizational Commitment Scales 1. *Personnel psychology*, *36*(1), 87-98.

Foley, S., Kidder, D. L., & Powell, G. N. (2002). The perceived glass ceiling and justice perceptions: An investigation of Hispanic law associates. *Journal of Management*, *28*(4), 471-496.

Foley, S., Ngo, H. Y., & Loi, R. (2006). Antecedents and consequences of perceived personal gender discrimination: A study of solicitors in Hong Kong. *Sex Roles*, *55*(3-4), 197-208.

Folger, R., & Konovsky, M. A. (1989). Effects of procedural and distributive justice on reactions to pay raise decisions. *Academy of Management journal*, *32*(1), 115-130.

Forster, N. (1999). Another 'glass ceiling'?: The experiences of women professionals and managers on international assignments. *Gender, Work & Organization*, *6*(2), 79-90.

Foster, M. D. (2000). Positive and negative responses to personal discrimination: Does coping make a difference?. *The Journal of Social Psychology*, *140*(1), 93-106.

Foster, M. D., & Tsarfati, E. M. (2005). The effects of meritocracy beliefs on women's well-being after first-time gender discrimination. *Personality and Social Psychology Bulletin*, *31*(12), 1730-1738.

Fukase, E. (2014). Foreign wage premium, gender and education: Insights from Vietnam household surveys. *The World Economy*, *37*(6), 834-855.

Ghafoor, M. M., Munir, Y., Saddiqa, S., & Ahmad, S. Investigating the Mediating Effect of Job Satisfaction Between Workplace Discrimination and Intention to Leave in Information Technology Industry of Punjab, Pakistan, *25*,73-82.

Good, T. L., Sikes, J. N., & Brophy, J. E. (1973). Effects of teacher sex and student sex on classroom interaction. *Journal of Educational Psychology*, *65*(1), 74.

Granleese, J. (2004). Occupational pressures in banking: Gender differences. *Women in Management Review, 19(4),* 219-225.

Griffeth, R. W., Hom, P. W., & Gaertner, S. (2000). A meta-analysis of antecedents and correlates of employee turnover: Update, moderator tests, and research implications for the next millennium. *Journal of management*, *26*(3), 463-488.

Gutek, B. A., Cohen, A. G., & Tsui, A. (1996). Reactions to perceived sex discrimination. *Human relations*, *49*(6), 791-813.

Habib, Z. (2000). Through the brick wall and the glass ceiling: women in the civil services in Bangladesh. *Gender, Work and Organization*, *7*(3), 197-209.

Han, S. S., Sohn, I. S., & Kim, N. E. (2009). New nurse turnover intention and influencing factors. *Journal of Korean Academy of Nursing*, *39*(6).

Harvard Business Review

Heilman, M. E. (2001). Description and prescription: How gender stereotypes prevent women's ascent up the organizational ladder. *Journal of social issues*, *57*(4), 657-674.

Hoang, H. T., & Huynh, L. T. (2020). Impact of Firm's Characteristics on Gender Discrimination: Evidence from Vietnamese Firm-level Data∗. *Montenegrin Journal of Economics*, *16*(1), 21-35.

Hodson, G., & Esses, V. M. (2002). Distancing oneself from negative attributes and the personal/group discrimination discrepancy. *Journal of Experimental Social Psychology*, *38*(5), 500-507.

Hom, P. W., & Griffeth, R. W. 1995. Employee turnover. Cincinnati, OH: South-Western

Hom, P. W., Katerberg, R., & Hulin, C. L. (1979). Comparative examination of three approaches to the prediction of turnover. *Journal of applied Psychology*, *64*(3), 280.

Hultin, M., & Szulkin, R. (1999). Wages and unequal access to organizational power: An empirical test of gender discrimination. *Administrative Science Quarterly*, *44*(3), 453-472.

Hussain, D., Hanafi, S., Konishi, K., Brake, W. G., & Bohbot, V. D. (2016). Modulation of spatial and response strategies by phase of the menstrual cycle in women tested in a virtual navigation task. *Psychoneuroendocrinology*, *70*, 108-117.

Hussain, M., Liu, G., Yousaf, B., Ahmed, R., Uzma, F., Ali, M. U., ... & Butt, A. R. (2018). Regional and sectoral assessment on climate-change in Pakistan: social norms and indigenous perceptions on climate-change adaptation and mitigation in relation to global context. *Journal of Cleaner Production*, *200*, 791-808.

Imam, A., & Shah, F. T. (2013). Impact of gender bias on organizational commitment: an empirical study of glass ceiling practices in corporate sector of Pakistan. *Elixir Human Resource Management*, *57*(2013), 14111-14115.

Imam, A., Shah, F. T., & Raza, A. (2014). Mediating Role of Job stress between workplace discrimination (Gender discrimination-glass ceiling) and employee attitudinal outcomes (Job Satisfaction and Motivation) in banking sector of Pakistan. *Middle East J. Sci. Res*, *19*, 401-411.

Inuwa, M. (2016). Job satisfaction and employee performance: An empirical approach. *The Millennium University Journal*, *1*(1), 90-103.

Iyer, A., & Ryan, M. K. (2009). Why do men and women challenge gender discrimination in the workplace? The role of group status and in-group identification in predicting pathways to collective action. *Journal of Social Issues*, *65*(4), 791-814.

Jackofsky, E. F. (1984). Turnover and job performance: An integrated process model. *Academy of Management review*, *9*(1), 74-83.

Jagusztyn, N. E. (2010). Perceived Workplace Discrimination as a Mediator of the Relationship between Work Environment and Employee Outcomes: Does Minority Status Matter?.

Javed, M., Khan, M. A., Yasir, M., Aamir, S., & Ahmed, K. (2014). Effect of role conflict, work life balance and job stress on turnover intention: Evidence from Pakistan. *Journal of Basic and Applied Scientific Research*, *4*(3), 125-133.

Jones, M. G., & Wheatley, J. (1990). Gender differences in teacher-student interactions in science classrooms. *Journal of research in Science Teaching*, *27*(9), 861-874.

Jules, N. J., Ghazali, H., & Othman, M. (2017). Job satisfaction and job-hopping behaviour among employees of casual dining restaurant. *Journal of Tourism, Hospitality & Culinary Arts (JTHCA)*, *9*(2), 1-12.

Kelidbari, H. R. R., Fadaei, M., & Ebrahimi, P. (2016). The role of ethical leadership on employee performance in Guilan University of medical sciences. *Procedia-Social and Behavioral Sciences*, *230*, 463-470.

Keller, R. T. (1984). The role of performance and absenteeism in the prediction of turnover. *Academy of Management Journal*, *27*(1), 176-183.

Kim, G., Kim, J., Lee, S. K., Sim, J., Kim, Y., Yun, B. Y., & Yoon, J. H. (2020). Multidimensional gender discrimination in workplace and depressive symptoms. *Plos one*, *15*(7), e0234415.

Kim, Y. M., & Kang, Y. S. (2013). The relationship among career plateau, self-efficacy, job embeddedness and turnover intention of nurses in small and medium sized

hospitals. *Journal of the Korea Academia-Industrial cooperation Society*, *14*(10), 5078-5090.

Kuvaas, B., Buch, R., Weibel, A., Dysvik, A., & Nerstad, C. G. (2017). Do intrinsic and extrinsic motivation relate differently to employee outcomes?. *Journal of Economic Psychology*, *61*, 244-258.

Lai, M. C., & Chen, Y. C. (2012). Self-efficacy, effort, job performance, job satisfaction, and turnover intention: The effect of personal characteristics on organization performance. *International Journal of Innovation, Management and Technology*, *3*(4), 387.

Leaper, C. (2000). Gender, affiliation, assertion, and the interactive context of parent–child play. *Developmental psychology*, *36*(3), 381.

Lee, T. W., & Mitchell, T. R. (1994). An alternative approach: The unfolding model of voluntary employee turnover. *Academy of management review*, *19*(1), 51-89.

Leitner, S. (2001). Sex and gender discrimination within EU pension systems. *Journal of European Social Policy*, *11*(2), 99-115.

Levin, S., Sinclair, S., Veniegas, R. C., & Taylor, P. L. (2002). Perceived discrimination in the context of multiple group memberships. *Psychological Science*, *13*(6), 557-560.

Linehan, M., & Walsh, J. S. (2000). Work–family conflict and the senior female international manager. *British Journal of Management*, *11*, S49-S58.

Martin, C. L., & Ruble, D. (2004). Children's search for gender cues: Cognitive perspectives on gender development. *Current directions in psychological science*, *13*(2), 67-70.

Meitzen, M. E. (1986). Differences in male and female job-quitting behavior. *Journal of Labor Economics*, *4*(2), 151-167.

Merkin, R. S. (2008). The impact of sexual harassment on turnover intentions, absenteeism, and job satisfaction: Findings from Argentina, Brazil and Chile. *Journal of International Women's Studies*, *10*(2), 73-91.

Metcalfe, B. D. (2008). Women, management and globalization in the Middle East. *Journal of Business ethics*, *83*(1), 85-100.

Mobley, W. H. (1982). 1982 Employee Turnover, Causes, Consequences and Control Reading, MA: Addison-Wesley.

Mobley, W. H., Horner, S. O., & Hollingsworth, A. T. (1978). An evaluation of precursors of hospital employee turnover. *Journal of Applied psychology*, *63*(4), 408.

Mohamad, M. S. (2019). Workplace Gender Discrimination and Job Performance in Egypt: The Moderating Role of Equity Sensitivity, *7(1)*, 11-19.

Mussida, C., & Picchio, M. (2014). The gender wage gap by education in Italy. *The Journal of Economic Inequality*, *12*(1), 117-147.

Na-Nan, K., & Sanamthong, E. (2019). Self-efficacy and employee job performance. *International Journal of Quality & Reliability Management*, *37(1)*, 1-17.

Ngo, H. Y., Tang, C. S. K., & Au, W. W. T. (2002). Behavioural responses to employment discrimination: A study of Hong Kong workers. *International Journal of Human Resource Management*, *13*(8), 1206-1223.

OECD Employment Outlook

Olson, C. A., & Becker, B. E. (1983). Sex discrimination in the promotion process. *ILR Review*, *36*(4), 624-641.

Özer, G., & Günlük, M. (2010). The effects of discrimination perception and job satisfaction on Turkish public accountants' turnover intention. *African Journal of Business Management*, *4*(8), 1500-1509.

Patterson, L., & Walcutt, B. (2014). Explanations for continued gender discrimination in South Korean workplaces. *Asia Pacific Business Review*, *20*(1), 18-41.

Peng, K. Z., Ngo, H. Y., Shi, J., & Wong, C. S. (2009). Gender differences in the work commitment of Chinese workers: An investigation of two alternative explanations. *Journal of World Business*, *44*(3), 323-335.

Perry, B. L., Harp, K. L., & Oser, C. B. (2013). Racial and gender discrimination in the stress process: Implications for African American women's health and well-being. *Sociological Perspectives*, *56*(1), 25-48.

Petersen, T., & Morgan, L. A. (1995). Separate and unequal: Occupation-establishment sex segregation and the gender wage gap. *American Journal of Sociology*, *101*(2), 329-365.

Pienaar, J., Sieberhagen, C. F., & Mostert, K. (2007). Investigating turnover intentions by role overload, job satisfaction and social support moderation. *SA Journal of Industrial Psychology*, *33*(2), 62-67.

Pradhan, R. K., & Jena, L. K. (2017). Employee performance at workplace: Conceptual model and empirical validation. *Business Perspectives and Research*, *5*(1), 69-85.

Price, J. L. (1977). *The study of turnover*. Iowa State Press.

Rahman, A., Naqvi, S. M. M. R., & Ramay, M. I. (2008). Measuring turnover intention: A study of it professionals in Pakistan. *International Review of Business Research Papers*, *4*(3), 45-55.

Raub, Steffen, and Hui Liao. "Doing the right thing without being told: Joint effects of initiative climate and general self-efficacy on employee proactive customer service performance." *Journal of applied psychology* 97.3 (2012): 651.

Richer, S. F., Blanchard, C., & Vallerand, R. J. (2002). A motivational model of work turnover. *Journal of Applied Social Psychology*, *32*(10), 2089-2113.

Riding, A. L., & Swift, C. S. (1990). Women business owners and terms of credit: Some empirical findings of the Canadian experience. *Journal of business venturing*, *5*(5), 327-340.

Risman, B. J. (2004). Gender as a social structure: Theory wrestling with activism. *Gender & society*, *18*(4), 429-450.

Rosin, H. M., & Korabik, K. (1991). Workplace variables, affective responses, and intention to leave among women managers. *Journal of Occupational Psychology*, *64*(4), 317-330.

Sadikoglu, E., & Zehir, C. (2010). Investigating the effects of innovation and employee performance on the relationship between total quality management practices and

firm performance: An empirical study of Turkish firms. *International journal of production economics*, *127*(1), 13-26.

Saeed, I., Waseem, M., Sikander, S., & Rizwan, M. (2014). The relationship of turnover intention with job satisfaction, job performance, leader member exchange, emotional intelligence and organizational commitment. *International Journal of Learning and Development*, *4*(2), 242-256.

Salman, M., Abdullah, F., & Saleem, A. (2016). Sexual harassment at workplace and its impact on employee turnover intentions. *Business & Economic Review*, *8*(1), 87-102.

Sanchez, J. I., & Brock, P. (1996). Outcomes of perceived discrimination among Hispanic employees: Is diversity management a luxury or a necessity? Academy of Management Journal, 39(3), 704-719.

Schmitt, M. T., & Branscombe, N. R. (2002). The internal and external causal loci of attributions to prejudice. *Personality and Social Psychology Bulletin*, *28*(5), 620-628.

Schmitt, M. T., Branscombe, N. R., & Kappen, D. M. (2003). Attitudes toward group-based inequality: Social dominance or social identity?. *British Journal of Social Psychology*, *42*(2), 161-186.

Shaffer, M. A., Joplin, J. R., Bell, M. P., Lau, T., & Oguz, C. (2000). Gender discrimination and job-related outcomes: A cross-cultural comparison of working women in the United States and China. *Journal of Vocational Behavior*, *57*(3), 395-427.

Shore, L. M., & Martin, H. J. (1989). Job satisfaction and organizational commitment in relation to work performance and turnover intentions. *Human relations*, *42*(7), 625-638.

Sipe, S., Johnson, C. D., & Fisher, D. K. (2009). University students' perceptions of gender discrimination in the workplace: Reality versus fiction. *Journal of Education for Business*, *84*(6), 339-349.

Stevenson, L. A. (1986). Against all odds: The entrepreneurship of women. *Journal of small business management*, *24*, 30.

Stumpf, S. A., & Hartman, K. (1984). Individual exploration to organizational commitment or withdrawal. *Academy of Management Journal*, *27*(2), 308-329.

Tomaskovic-Devey, D. (1995). Sex composition and gendered earnings inequality: A comparison of job and occupational models. *Gender inequality at work*, 23-56.

Uzma, S. (2004). Literacy and women's identity'. In *Proceedings of the International Conference on Social Sciences: Endangered and Engendered, Fatima Jinnah Women University, Rawalpindi* (pp. 84-96).

Varma, A., Toh, S. M., & Budhwar, P. (2006). A new perspective on the female expatriate experience: The role of host country national categorization. *Journal of World Business*, *41*(2), 112-120.

Vroom, V.H. (1964), Work and Motivation, Wiley, New York, NY.

Wiener, Y., & Vardi, Y. (1980). Relationships between job, organization, and career commitments and work outcomes—An integrative approach. *Organizational behavior and human performance*, *26*(1), 81-96.

Woodhams, C., Lupton, B., & Xian, H. (2009). The persistence of gender discrimination in China–evidence from recruitment advertisements. *The International Journal of Human Resource Management*, *20*(10), 2084-2109.

Wright, S. C., & Tropp, L. R. (2002). Collective action in response to disadvantage: Intergroup perceptions, social identification, and social change, 200-236.

Wu, Y. C. (2011). Job stress and job performance among employees in the Taiwanese finance sector: The role of emotional intelligence. *Social Behavior and Personality: an international journal*, *39*(1), 21-31.

www.people.matters.in

Zimmerman, R. D., & Darnold, T. C. (2009). The impact of job performance on employee turnover intentions and the voluntary turnover process. *Personnel review, 38(2),* 142-158.

Signature of the Director's Sir…….

Signature of Supervisor…….. **Signature of Scholar…….**